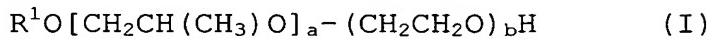


ABSTRACT

An aqueous water- and oil-repellent dispersion comprising:

- 5 (A) a fluorine-containing polymer, and
 (B) a surfactant which comprises a cationic surfactant and
 a nonionic surfactant of the formula (I):



wherein R^1 is a branched alkyl or alkenyl group wherein a
10 main chain has at least 5 carbon atoms and a side chain has
at least 3 carbon atoms,

a is an integer of at least 3, and

b is an integer of 10 to 30,

is not destroyed by mechanical impact and does not cause a
15 fabric pollution.